

Structured Career Planning Guidebook

SNEF



MINISTRY OF
MANPOWER



Content

| | | |
|-----------|---|-----------|
| 1. | Structured Career Planning (SCP) | 3 |
| 1.1 | Introduction | 3 |
| 1.2 | The Fundamentals of SCP | 4 |
| 1.3 | SCP in Practice | 5 |
| 2. | Business Case for SCP | 6 |
| 3. | SCP Implementation Framework | 9 |
| 3.1 | Full Version | 9 |
| 3.2 | Lite Version | 10 |
| 4. | Implementation Toolkit | 11 |
| 4.1 | SCP Implementation Process (Who, What, When, Where, How) | 11 |
| 4.2 | Individual Career Assessment Guide | 13 |
| 4.3 | Career Conversation Readiness Checklist | 18 |
| 4.4 | Structured Career Conversations (SCC) | 19 |
| 4.5 | Career Action Plan (CAP) | 30 |
| 4.6 | Sample HR Policy for Retirement and Re-employment | 32 |
| 4.7 | Sample HR Policy for Staff Development | 33 |
| 5. | Case Studies | 34 |
| 6. | FAQs | 36 |
| 7. | Useful Information | 38 |
| 8. | Acknowledgements | 39 |

01

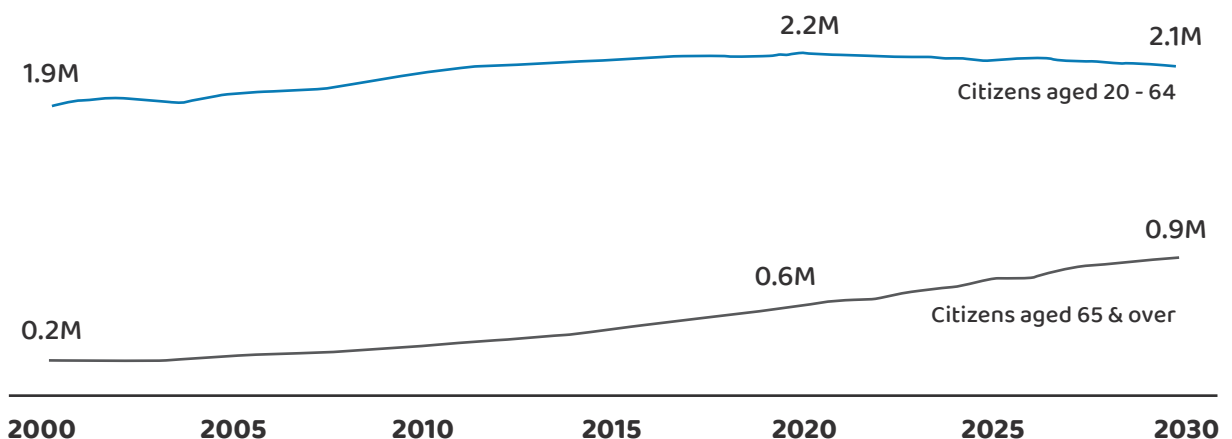
Structured Career Planning (SCP)

1.1 Introduction

Singaporeans are living longer and spending more years in better health. With increasing life expectancy and low fertility rates, the proportion of our citizen population aged 65 years and above is rising, and at a faster pace compared to the last decade, a trend that will continue into the next decade. Large cohorts of “baby boomers” have begun entering the post-65 age range. It has been projected that the number of citizens aged 65 and over will reach 900,000 by 2030.

Seniors make up a growing proportion of our population and workforce. This growing senior population segment is a valuable pool we can tap on, which presents an opportunity for more seniors to participate in the labour market and engage actively in the future economy.

Number of citizens aged 65 & over projected to rise



Source: Singapore Department of Statistics.

The Tripartite Workgroup on Older Workers was set up in May 2018 to provide a clear roadmap to guide businesses and employees on retirement and re-employment issues over the next decade, with a goal to extend employees' years in employment. In August 2019, 22 recommendations were made by the Workgroup and accepted by the Prime Minister at the National Day Rally on behalf of the Government.

One key recommendation arising from the Workgroup was that employers should engage mature and senior employees in Structured Career Planning (SCP) to build on their skills and knowledge. This, in turn, enables employers to retain experienced and well-trained employees. Conversations with mature employees (aged 45 to 54) can be centred on their future career plans and potential support from their employers, while those with senior employees (aged 55 and above) can focus on the relevant skills needed for re-employment.

1.2 The Fundamentals of SCP

What is SCP?

Structured Career Planning (SCP) is a **formal and deliberate career and skills dialogue process** that aims to benefit both employers and employees. It takes into account the employer's current and future capability requirements while supporting the employee's work, wealth and well-being goals.

The intended outcome is to enhance the employee's productivity in the long term to optimise their value-add to the business.

Why Does SCP Matter?

There is a lack of clarity on the roles and responsibilities of stakeholders in the career progression and transition of mature and senior employees. While some employees find it challenging to openly talk about their career plans, employers (through HR and /or Supervisors) may not know how to initiate or improve upon existing career conversations. As the workforce ages and career lifespans lengthen, the need to address these issues has become more critical.

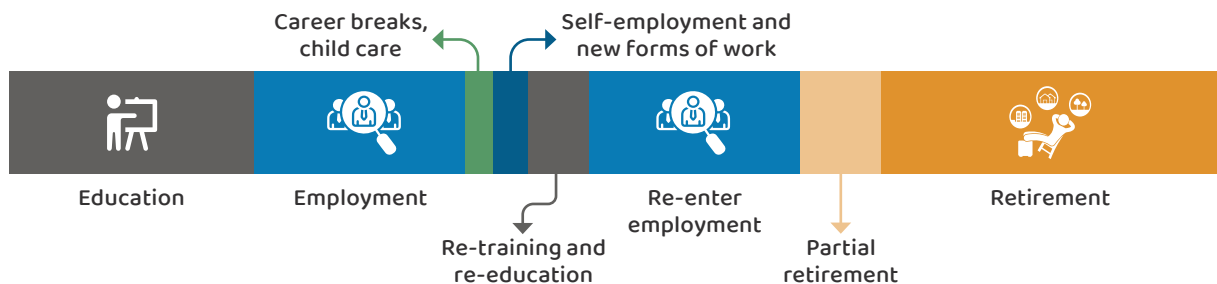
SCP provides a clear and systematic platform for discussion, based on a multi-stage career model. This is reflective of people who now have higher longevity and therefore longer work lives¹. These sessions enable employers to prepare the resources needed to develop employees. This supports staff in maintaining or improving productivity, and ensures that they continue to add value to their company. Following the sessions, **employees will have a clearer picture of their current skillsets and the skills gaps that need to be filled to achieve their career goals in alignment with the company's overall growth plans.**

¹Gratton, L., & Scott, A. J. (2016). The 100-Year Life – Living and Working in an Age of Longevity. Bloomsbury Publishing.

Traditional Three-stage Life



A Multi-stage Model



1.3 SCP in Practice

SCP is driven by various company policies and processes. It is, therefore, important that employers, HR teams and employees are aware of and understand the requirements for success.

Manpower Planning

- Assess current workforce capabilities, demographics and work processes
- Determine future workforce requirements
- Identify gaps and prepare the workforce

Skills Development

- Identify current and future skills gap from an organisational and individual perspective
- Establish a Learning and Development action plan - apply the SkillsFuture Skills Framework

Career Management

- Build career pathways through both traditional and non-traditional career development methods
- Align the organisation's skills and career planning with the employee's multi-stage career choices
- Refer to SkillsFuture Skills Framework for Career Progression Pathways

Career Planning & Conversation

- Conduct Structured Career Conversations (SCC)
- Formulate a career action plan
- Evaluate and adapt based on employer and employee needs

Staff Development

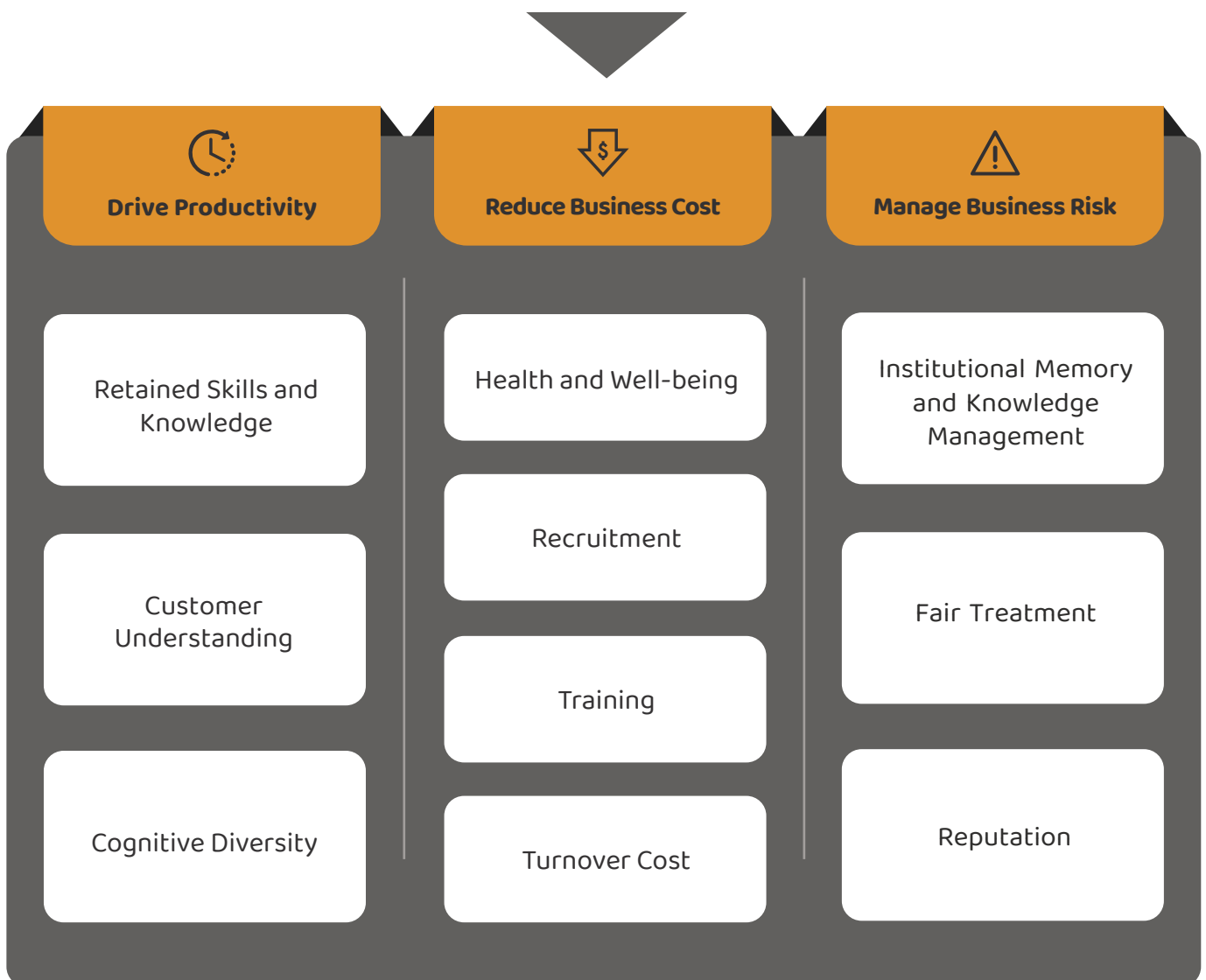
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Business Case For SCP

With the declining proportion of younger employees and projected changes in labour demographics, experienced employees are important human capital that employers can leverage and turn into a competitive advantage.

Structured Career Planning

Employ, Enable and Engage Experienced Employees (5Es)





Drive Productivity

Retained skills and knowledge: Retaining experienced employees means that crucial knowledge and skills are kept within the organisation. In fact, some experienced employees may wish to take up mentoring roles, which facilitate the passing on of tacit and institutional knowledge.

Customer understanding: Experienced employees may have an advantage in positions involving direct customer contact with an older customer base. Research has shown that this raises sales².

Cognitive diversity: People work better in teams, and diverse teams are the most productive and creative³.



Reduce Business Costs

Health and well-being: By having structured career planning, experienced employees are more focused on what they want out of their time with the company and can better balance their work with their health and well-being. Therefore, business costs can be reduced as there is a decrease in employee absenteeism.

Recruitment: An age-diverse workforce maximises business performance. As such, age-related compensation costs attributed to employing mature or senior employees become negligible to total labour cost. Shifting to a multi-stage work-life model further creates opportunities for organisations to tap on the rich experiences of mature and senior employees. By having structured career planning, there will be better alignment between organisation's needs and employees' expectations, enabling better talent retention.

Training: Additional time and costs will be incurred to select, onboard and train new employees to replace mature and senior employees who have deep institutional knowledge and job-related know-how. The cost to replace higher skilled and experienced employees is even higher in jobs requiring specialised skills and advanced training, as well as extensive experience and knowledge possessed by the mature and senior employees. Work efficiency may be impacted in the process

Organisations may consider offering part-time work that may be preferred by senior employees to encourage retention of these employees. In doing so, they may serve as mentors and support

²The American Association of Retired Employees. (2005). The Business Case for Workers Age 50+. AARP.

³Frosch, K. H. (2011). Workforce Age and Innovation: A Literature Survey. International Journal of Management Reviews : IJMR, 13(4), 414–430. <https://doi.org/10.1111/j.1468-2370.2011.00298.x>

on-the-job training for junior employees, thereby optimising overall training costs for the organisation.

Turnover costs: Turnover is 4% lower at firms that have a 10% higher share of employees aged 50 and over⁴. Lower employee turnover helps to avoid staff fluctuations and fosters employment stability. This is often facilitated by good career planning and conversations.



Manage Business Risk

Institutional memory and knowledge management: Studies revealed that experienced workers possessed tacit knowledge that is not easily transferred to the new hires. A deliberate structured career planning process and effective knowledge management will be an important competitive advantage that companies can leverage to remain relevant in a fast-changing environment⁵.

By helping employees think about when and how they will retire, they can take initiative to pass on their skills and institutional memory to younger colleagues via mentorship programmes. The employees gain purpose as part of succession planning and the business retains skills and experience built up over a career.

Fair treatment: Under the Tripartite Guidelines on Fair Employment Practices, employers are expected to treat employees and jobseekers fairly, based on merit. This includes fair and merit-based recruitment regardless of employees' age. Failure to offer open and fair access to training, recruitment, workplace adjustments or flexible work to people of all ages leaves employees less effective and employers more vulnerable to disputes.

Reputation: Fair treatment of mature and senior employees and its emphasis on supporting their continuing professional development can build business reputation and corporate loyalty.

⁴OECD (2020), Promoting an Age-Inclusive Workforce: Living, Learning and Earning Longer, OECD Publishing, Paris, <https://doi.org/10.1787/59752153-en>

⁵Fackler, C. A. (2019). Retaining older hospital nurses: Experienced hospital nurses' perceptions of new roles. Journal of Nursing Management.

03

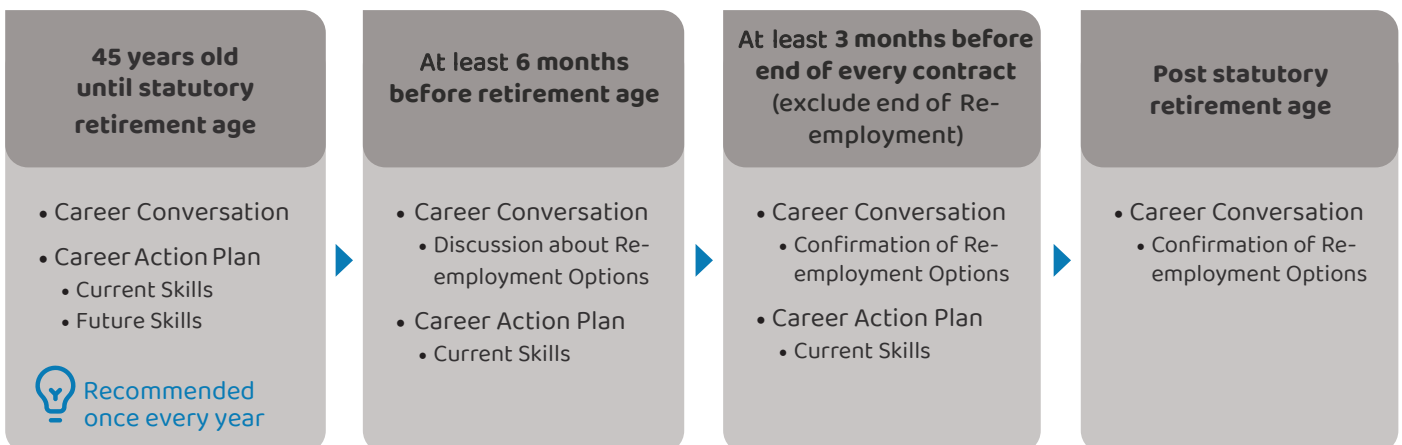
Implementation Framework

3.1 Full Version

The recommended steps are as follows:

- 1** Garner management buy-in and support
- 2** Implement the relevant HR policies for retirement and re-employment*
*Employers should engage employees and unions (if applicable) on re-employment as early as possible, at least 6 months prior to re-employment or extension of re-employment.
- 3** Implement the relevant HR policies** for staff development
**If there is already an HR policy on Performance Management that has elements of staff development, the company may wish to continue using it and focus on Structured Career Conversations.
- 4** Train HR and Line Managers for the SCP programme
- 5** Communicate the intent of SCP company-wide
- 6** Conduct the SCP programme
- 7** Regularly evaluate and improve on the SCP programme

Key Implementation Milestones in Conducting SCP



Note: Retirement age will be 63 while re-employment obligation will be up to 68 after 1 July 2022

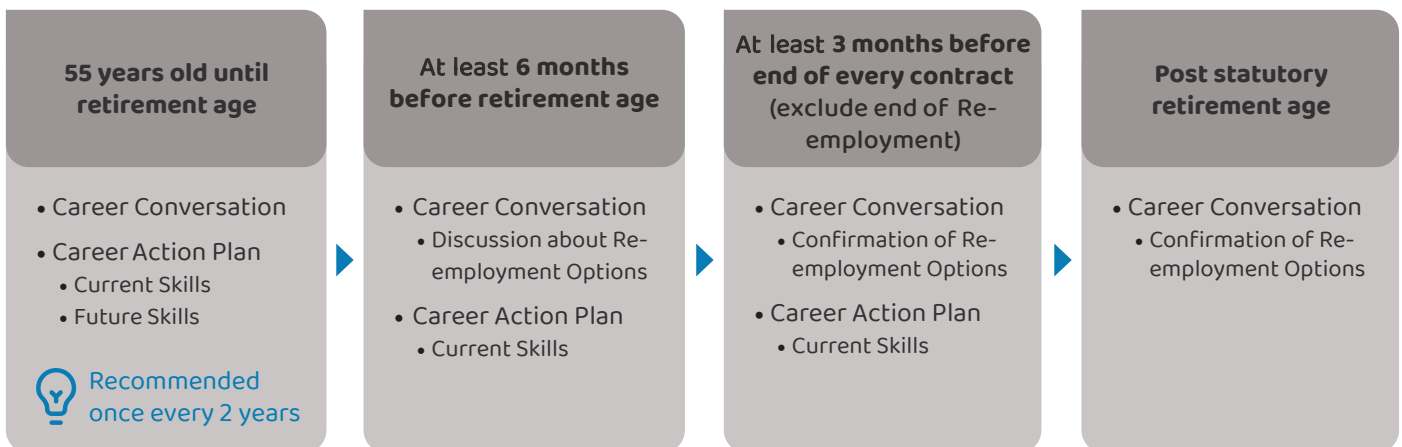
3.2 Lite Version

Organisations that do not have the required resources to implement the full version outlined on the previous page may consider the recommended minimum steps to take outlined below. Please note the differences between both versions in terms of when SCP begins and the reduced frequency of implementing SCP, to make it more manageable for these organisations to implement. If these organisations have more resources, they are encouraged to scale up and adopt the full version in 3.1.

The recommended steps are as follows:

- 1** Garner management buy-in and support
- 2** Train HR and Line Managers for the SCP programme
- 3** Conduct the SCP programme*
 - *If there are not enough resources to work through all resource materials, a career conversation (based on Resource C (see SCC)) will be the minimal requirement.
- 4** Regularly evaluate and improve on the SCP programme

Key Implementation Milestones in Conducting SCP



Note: Retirement age will be 63 while re-employment obligation will be up to 68 after 1 July 2022

Remember:

1. In the lead up to re-employment, employers should engage employees (in consultation with unions for unionised companies) on re-employment issues as early as possible, at least 6 months prior to re-employment or extension of re-employment.
2. Employers should offer re-employment contracts to eligible employees at least 3 months before retirement to allow sufficient time for the employees to consider the offer. The terms and benefits of re-employment contracts can be the same as those prior to re-employment, or different, subject to mutual agreement.

04

Implementation Toolkit


4.1 SCP Implementation Process (Who, What, When, Where, How)

Who

- Supervisor/ HR Practitioner (supervisors are encouraged to consult with HR on the content to be covered and documents required before conducting SCP)
- Employee (aged 45 years and above).

What

- It is important to understand that a career conversation goes beyond a performance review or appraisal that covers performance, targets or objectives.
- A structured career conversation is a **broader conversation** with your employees about **work**, and their **aspirations and challenges**, now and in the future.

 Employers may wish to consider having such career conversations with your employees at least once every year before re-employment and twice every year during re-employment. This may help provide better guidance for shorter term contracts.

When

The Supervisor/HR Practitioner and Employee should be in the **right frame of mind** to be focused and open-minded.

- Prior to conversations, help employees nurture a growth mindset. **This will empower them to see themselves as 'career owners'** and encourage them to maximise their potential.
- Have People Development and SCP as a Leadership KPI.

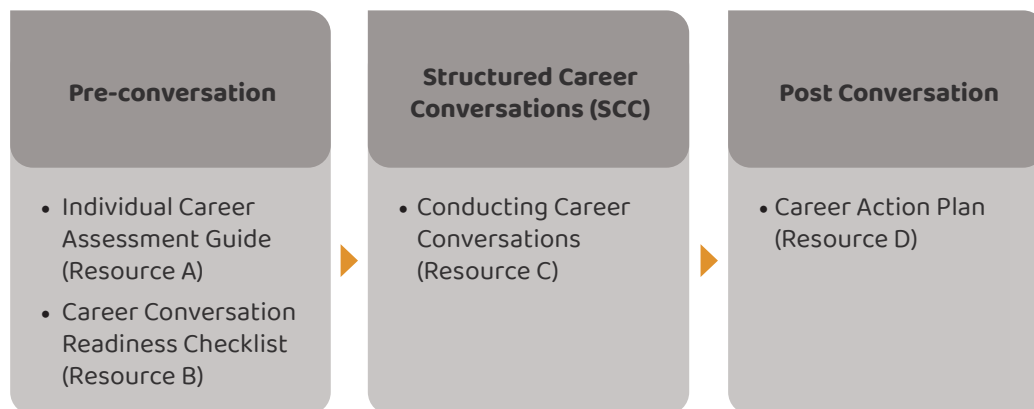
The Supervisor/HR Practitioner should have completed the actions on the Career Conversation Readiness Checklist (including but not limited to):

- Completing the training to conduct SCP
- Understanding compliance and regulatory matters in relation to retirement and re-employment (e.g., Tripartite Guidelines on the Re-employment of Older Employees)
- Setting details of career conversation meetings (e.g. date, time)
- Preparing suitable environment (e.g. private, comfortable room)
- Preparing required materials to support the SCP, (e.g. resources provided in this guide)

Where

- 1:1 sessions should take place in a private setting. Preferably, these should be face-to-face, but virtual meetings are acceptable.
- Reviews can take place over multiple shorter sessions or in a single one-hour session.

Overview of Process (HOW)



4.2 Individual Career Assessment Guide

Resource A1 – Career Lattice – For Employee

Use the Career Lattice to understand where you would like to progress/transition to

Circle the following elements that you would like to change:

| | | |
|--------------------------------|--------------------------------|----------------------|
| Job Content | Working Arrangements and Hours | Physical Environment |
| Work Location | Colleagues | Industry |
| Others (please specify): _____ | | |

Which career action step(s) below suit your career aspirations?

Circle the most important one.

Career Progression

Options

1. Remain in current role

No change in work scope

2. Enrichment

Develop current job

3. Promotion

Seek advancement

Involves

Recognition that your current role pushes you as far as you need to go for now

Considering what job tasks you wish to do more of and negotiating with others to take over those that no longer motivate you

Considering what would be the real gain for you in seeking increased responsibilities

Job Redesign

Options

Involves

4. Exploration

Test out options

Seeking project work, or deputising in another job function to test how you like it

5. Lateral

Sideways move

Moving to a different role with a similar level of job task difficulty as that of your current role

6. Re-alignment

Adjust to a smaller role

Moving to a role with less responsibility for a short-term (3 to 12 months) or long-term (1 to 3 years) period

7. Relocation

Change business unit

Deciding that work of a different nature from your current work unit is more appropriate for your career future

8. Redirection

Change career field

Changing your career stream or field of work

9. Proposal

Co-create new job

Submitting a proposal for co-creation of a new job that would meet your needs and those of the company

Note: Some of the options may not be available in the company you are working in.

Please complete the following statement:

Now that I understand my work-life priorities, I would like to:

Example:

- I would like to have more flexible work arrangements to look after my family.
- I would like to focus my mental well-being.

The most important thing to me in my current stage of work-life is:

Example:

- I would like to try out new functions in the organisation.
- I would like to prioritise work-life harmony.

Resource A2 – Goal Setting – For Employee

Use Goal Setting to understand how you would like to grow and develop

- **Long Term (1 to 3 years)** – Think through what you really want longer term. Instead of focusing on a vision, focus on the reason for your long-term goals.
- **Short Term (3 to 12 months)** – Set up process goals, as opposed to achievement goals, and focus on optimising the process instead of achieving the goals.
- **Immediate Term (1 to 3 months)** - What can you do to move towards your short-term goals today?

Your Long-term Career Goals:

Example:

- To be a career and culture mentor in the company to share experiences and improve the capabilities of junior staff.

Your Short-term Career Goals:

Example:

- Improve communication and leadership development skills to better prepare to be a mentor.

Your Immediate Career Goals:

Example:

- Speak with my supervisor on areas of competency required to be a mentor in the business unit.

Resource A3 – 3Ws – For Employee

Use the 3W Framework to reflect on your priorities in Work, Wealth and Well-Being (3Ws)

- For each element of the 3Ws, indicate the level of priority for you currently and in the future. Indicate in the remarks column the reason for its importance.
- This assessment may take about 15 to 20 minutes to complete.



Level of Priority

1 Lowest

2 Low

3 Moderate

4 High

5 Highest

| WORK | Level of Priority | Remarks |
|--|-------------------|---------|
| Current Role My current job role is what I want to do and it is very important to me. | | |
| Skills Upgrading My work is important, and I would like to take on new skills to do my job well in both the short and long term. | | |
| Working through Retirement My plan is to work and carry on doing so until the company decides not to re-employ me. | | |

| WEALTH | Level of Priority | Remarks |
|---|-------------------|---------|
| Income Importance My expectation is to have the same level of income or higher to be able to sustain my needs. | | |
| Building Wealth My current wealth level is not at a level I am comfortable with, and I would like to continue to build it up. | | |
| Retirement Planning My financial plan for retirement is not met yet. As such, income from work remains very important to me. | | |

| WELL-BEING | Level of Priority | Remarks |
|---|-------------------|---------|
| Physical Health Importance My physical health is most important to me. | | |
| Mental Health Importance My mental well-being is most important to me. | | |
| Other Priorities My expectation of work and life is that there should be a balance where I have more time to do things I like away from work. | | |

Calculate the total level of priority for each element and identify which element (Work/Well-Being/Wealth) is most important to you now. The item with the highest score is your highest priority.

| 3Ws Element | Total Score | Remarks |
|-------------|-------------|---------|
| WORK | | |
| WEALTH | | |
| WELL-BEING | | |

Please fill in the following:

Now that I understand my work-life priorities, I would like to:

Example:

- I would like to focus on my mental well-being.
- I would like to focus on my retirement planning.

The most important to me in my current stage of work-life is:

Example:

- Career Progression.
- I am comfortable in my current role.

4.3 Career Conversation Readiness Checklist

Resource B – For Employer

As an employer, you may refer to the checklist for career conversation readiness below as a guide on conducting Structured Career Conversations (SCC).

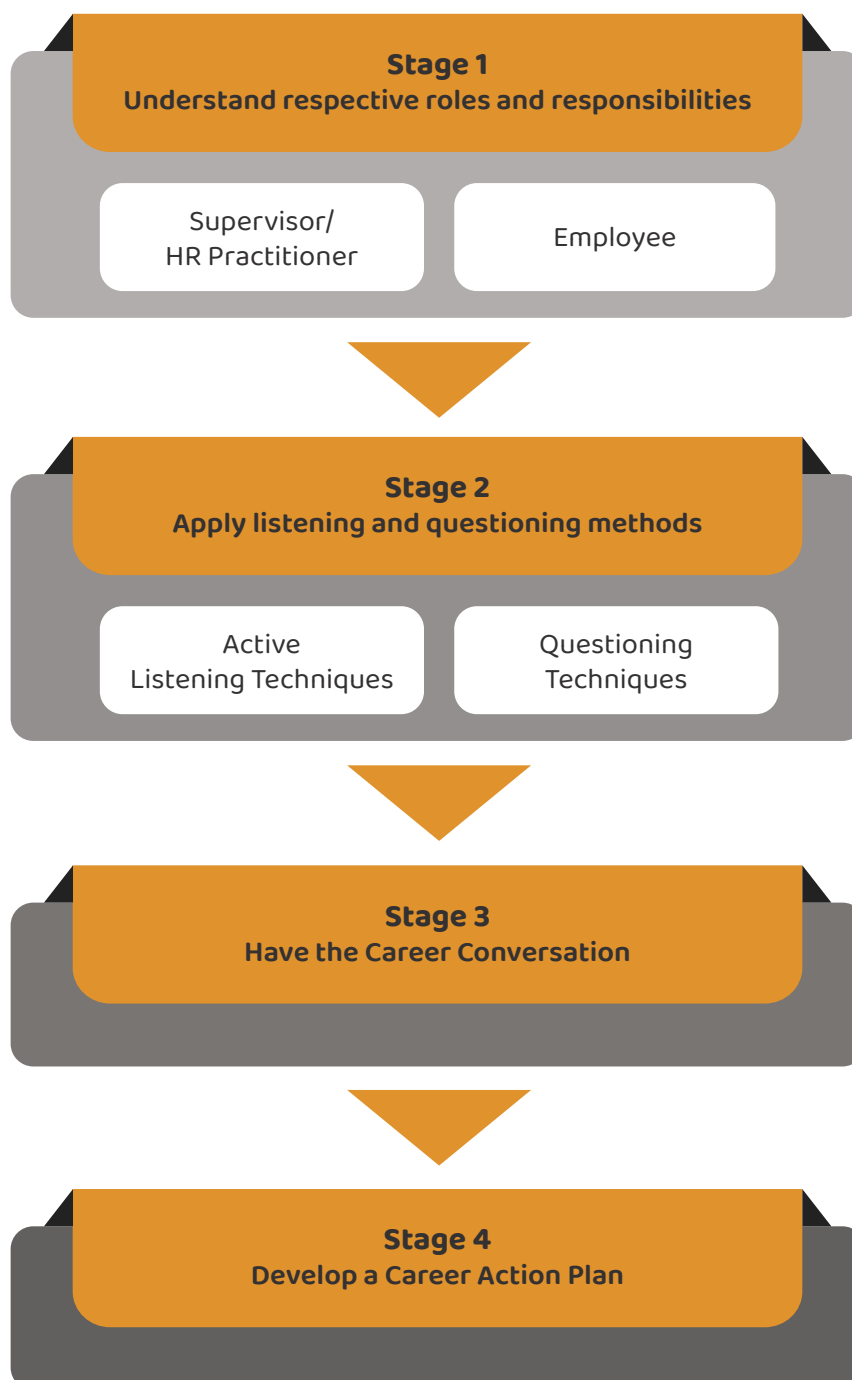
| No. | Item | Yes/No |
|-----|--|--------|
| 1 | Are the details of meeting for a career conversation established? | |
| 2 | Is the aim of the career conversation explained? | |
| 3 | Is the environment suitable for a career conversation? | |
| 4 | Has the employee reflected through the individual career assessment guide? | |
| 5 | Is the employee in the right mindset for career conversations? | |
| 6 | Is the supervisor/HR practitioner trained to hold a Structured Career Conversation (SCC)? | |
| 7 | Has the supervisor/HR practitioner received the mandate to represent the company for career conversations? | |
| 8 | Is the supervisor/HR practitioner aware of the required compliance and regulatory matters related to retirement and re-employment? | |
| 9 | Is the supervisor/HR practitioner reasonably prepared to address the employee's possible career aspirations and reactions? | |
| 10 | Is the supervisor/HR practitioner prepared for a discussion about the Career Action Plan (CAP)? | |
| 11 | Does the employee have other conversation outlets if the conversation does not go according to plan? | |
| 12 | Does the supervisor/HR practitioner have other conversation outlets if the conversation does not go according to plan? | |

Note: If the conversation is held online, please ensure that the IT-related tools are properly set up. If this is not set up properly, you should postpone the conversation until the IT-related tools are able to support the conversation.

4.4 Structured Career Conversations (SCC)

Resource C – For Supervisors/HR Practitioners

Conducting Career Conversations



Stage 1

Understand respective roles and responsibilities

It is crucial to understand the respective roles and responsibilities before starting the conversation so that you can better manage the expectations of both parties.

Roles & Responsibilities

| Supervisor/HR Practitioner | Employee |
|--|---|
| <p>Guide</p> <p>Help the employee explore opportunities within the company.</p> | <p>Seeker</p> <p>Identify aspirations for work and life. Explore and research possibilities. Seek feedback from your supervisor and raise relevant concerns.</p> |
| <p>Motivator</p> <p>Affirm the employee's strengths and provide support when they voice concerns.</p> | <p>Optimist</p> <p>Acknowledge possible changes and be open to adapt. Respond openly and positively to questions and suggestions.</p> |
| <p>Coach</p> <p>Provide feedback as the situation demands (positive reinforcement for good behaviour, constructive feedback for behaviours to change/improve).</p> | <p>Planner</p> <p>Plan the actions you need to take to attain your career goals and proactively report your progress.</p> |
| <p>Advisor</p> <p>Help the employee identify their professional and personal interests and goals, work with them to develop an action plan to meet their career goals, recommend tasks they can undertake to develop new skills and open doors to resources they may require.</p> | <p>Lifelong Learner</p> <p>Continually participate in training and seek professional advice. Reflect on your own learning and apply the new skills and knowledge in your new role.</p> |

Stage 2

Apply listening and questioning techniques

| Active Listening Techniques | Questioning Techniques |
|--|--|
| <ul style="list-style-type: none"> Eliminate distractions (e.g., avoid using your phone). Focus on understanding what is being said. Summarise, paraphrase and repeat key points to check your understanding of what is being said. Avoid interrupting and allow pauses for reflective moments. Use open, relaxed body language to encourage communication (SOLER – refer below). | <ul style="list-style-type: none"> Ask questions using 5W, 1H (Who, What, When, Where, Why and How) to allow for more open-ended and detailed responses. Use prompting questions for yes/no answers to check facts. Probe further to seek clarity but do not guess or make assumptions. Allow the person to finish their sentences and avoid suggesting answers. |

SOLER Method

- S** **Sit Squarely**
Sit at a comfortable angle and distance, preferably at a 5 o'clock position to make the individual feel like you are available to them.
- O** **Open Posture**
Maintain this position at all times. Avoid crossing your arms and legs, which may signal distance or defensiveness.
- L** **Lean Forwards**
This helps to inform the individual every now and again that you are interested. Avoid leaning far back as it may seem demanding/intimidating.
- E** **Eye Contact**
Maintain good eye contact to express interest and to focus your attention on the individual.
- R** **Relaxed**
Be relaxed to express feelings of comfort. This will, in turn, allow the individual to feel relaxed.

Did you know?

When employees face challenges at work, they tend to suppress them instead of opening up to their supervisors. So, it is important to conduct regular check-ins (at least once every 2 weeks) to ensure that they are doing well. It would be useful to also allay their work-related concerns if there are any. This helps foster a safe environment where employees can be upfront in communicating their needs and supports overall talent management.

Career conversations can also be done online with the right preparation. It is important to ensure that the tools and equipment used are properly set up. Having your camera and microphone on at all times during the sessions allows for more direct interaction. As more effort is needed for online conversations, both parties are expected to be more patient with each other. Actions and words need to be more deliberate so that both parties can clearly understand one another. If you find that facilitating the conversation online is less effective, a face-to-face session could be conducted instead.

Stage 3

Have the Career Conversation



The conversation may take about 30 minutes.

Step 1

Introduce the conversation

- Outline the **importance of the conversation** to the employee and the organisation.
- Explain how the employee can benefit and the **intended outcome** of the session.
- Ensure that the employee feels supported and engaged.

Prompts and questions

1. Today, let's have a chat about your future with us ...
2. As your Supervisor/HR, can I understand from you your career aspirations and plan for work into the future? Research has shown that mature employees do not always get the same level of support and opportunity as younger employees. We value your contributions to the company and this conversation is important to us.
3. Together, we can better understand your interests and priorities, align them with company's needs and set relevant goals to make them happen.

Step 2

Discuss reflections from the **Individual Career Assessment Guide**

- **Discuss the employee's aspirations using the career assessment guide.**
- Discuss how their **skills and experiences** can be used or improved.
- **Advocate career resilience** by encouraging ownership and continuous effort.

Prompts and questions

1. How do you envision your ideal future work life to be?
2. What would you do differently if you could improve your work with us?
3. How are you coping in terms of well-being? Do you foresee any challenges that you may face in maintaining your overall well-being in the future? What kind of support would be helpful?
4. What concerns do you have about your personal finances that you would like to raise? In re-employment, there may be discussions about changes in job scope and salaries.
5. Some people want to continue to progress and learn new skills, but some don't – and that is fine. How do you feel about this?
6. Would you be interested if there were more opportunities to work in another part of the organisation/work on other projects/go for additional training?
7. What do your colleagues say you are good at?
8. How do you think you can continue applying your knowledge and skills fully at work?



Tip

Some employees may come to realise that their current job is not ideal for them, or it may not be the last job that they want to have before retiring. Knowing about this sooner rather than later will help the company better prepare for the employee's departure and plan for future manpower needs.

Step 3A & 3B

Based on the **Individual Career Assessment**, the **Supervisor/HR Practitioner** may be able to determine if the individual is leaning towards **career development** or a **career transition**. Follow the respective steps based on their decision.

Step 3A

If the individual selects Career Development

Discuss if they are considering the following arrangements, including but not limited to:

- Same job with no changes to responsibilities and work arrangements
- Same job with different work arrangements (e.g., part-time, job sharing, flexi-work) and appropriate adjustments in wages and benefits

- More senior role with added responsibilities and appropriate adjustments in wages and benefits
- Enhancement to existing job role
- Rotation to other job functions at a similar or different job grade

Prompts and questions

1. Previously, you mentioned that you envision your future work life to be ... How much time are you prepared to spend on training/ upskilling and at work to achieve the level of mastery required in your next role?
2. What skills do you think are useful to develop? How can the company help?
3. What resources will you need to further your career?
4. What is your envisioned career end point? How is that aligned to the company's needs?
5. Are you certain that you do not need time away from work to achieve other important milestones away from work?

Step 3B

If the individual selects Career Transition

Discuss if they are considering the following arrangement, including but not limited to:

- Role with smaller responsibilities and appropriate adjustments in wages and benefits
- Modifications to their existing job
- Redeployment to a different job on renegotiated terms
- Adoption of a work arrangement that reduces hours of work

Prompts and questions

1. What do you think you can bring to the new job?
2. Why do you want to make such a career move at this moment?
3. What transferable skills do you have from your current job that could be useful in the transition?
4. How do you think you can stay relevant? Do you want to be a mentor or advisor?
5. If a move would mean taking a lower status or lower paying position, how would you feel about that?
6. Is a transition really something you want and why? How can the company support you?



Tip

Senior employees may want to work in locations nearer to their home, switch to part-time work arrangements, have shorter work weeks or even redesign their own jobs. Do consider making these options available and bringing them up during your career conversations.

Step 3C

How to handle difficult conversations (if applicable)

In some cases, you may be faced with difficult conversations. This is mainly due to a mismatch of expectations between the employee and the employer, further exacerbated by the sensitivity of the issue and a general lack of trust. When handled properly, and when managers are armed with the appropriate training, difficult work conversations can be beneficial.

Some scenarios and possible responses to difficult conversations are illustrated below.

Scenario 1

When the employee has unrealistic expectations about possible roles

Employee

I'm confident that I'm ready to be promoted to the next role. When will it be available?

Possible Response

It's great that you're confident. Let us go through the requirements of the role in more detail, look at your skills and experience, and check that everything is in place.



Tips

- Explore their understanding of the **differences between the current role and the expected role**, highlighting the scale of the differences and guide them to more realistic options.
- Make sure that the **conversation does not become personal or judgemental**. Use phrases like: "the role you've mentioned requires skills and experience of ...". It is the fit between the job and person and never about the person.
- Ensure you are prepared and have shared any job descriptions, competency frameworks, or other resources that can be used as independent reference sources to help you manage the conversation.
- **Help the employee understand that the work environment is dynamic and that their aspirations are still possible, depending on the circumstances.**



Scenario 2

When the employee is happy in their current role and has no further career interests

Employee

I'm not ambitious. I don't have any development needs.
I just want to stay in my current role.

Possible Response

I am happy that you are enjoying your current role.
However, even within your current role, you're expected to continue to develop and improve your performance.



Tips

- Acknowledge that 'being happy in a current role' is perfectly acceptable. Explain that **even within their current role, they are expected to continue to develop and improve performance. Give concrete evidence of areas for improvement.**
- This can be a difficult conversation with some people, especially people who are overly comfortable in their current role and resistant to change.
- Take the time to explain to them that the world of work is constantly changing. New technology, shifting customer expectations, increased competition, and many other factors are driving change.
- Discuss **ways that the employee can stay continuously engaged** and suggest opportunities for them to better value-add to the organisation, such as by becoming a mentor for their less-experienced colleagues. However, do note that there needs to be a good job-person fit.
- **Help the employee understand the purpose of their role going forward.**

Scenario 3

When the employee is sceptical about career opportunities in the company

Employee

I don't see the point of this. There aren't any vacancies that appeal to me anyway.

Possible Response

This is to help you plan your career so that you're ready to make a move when there are opportunities that appeal to you.

**Tips**

- Acknowledge that career opportunities depend on various factors (e.g., staff turnover, business needs) and that opportunities for new roles depend on suitable openings.
- Explain that having career goals can help them proactively plan their own development so that they are aware of their interests and strengths and can progress/transition more smoothly.
- **Help the employee understand that the company has their interests at heart.**

Scenario 4

When the employee expects to be told what to do and is not clear about their career plans

Employee

I really don't know what my career goals are. I'm OK with anything.

Possible Response

I can give some broad advice and share possible opportunities in the company industry. However, it is better for you to be responsible for your career. For now, may I know what your thoughts are around how you intend to spend your time in and out of work in the next few years?

**Tips**

- Explain that it is fine not to have a concrete career path in mind.
- Focus on **lifestyle changes they may want** instead of experiences and responsibilities.
- Focus on **transferable skills** or skills that can be applied to a variety of available settings in the company currently and into the future.
- Coach them on their past achievements and ask what they would like to achieve next.
- **Help the employee to crystallise their thoughts and support them towards the outcome.**

Scenario 5

When the employee does not agree to adjustments to wages/benefits when the job remains the same

Employee

Why has my salary been reduced? Why do I have less leave entitlement?

Possible Response

As part of re-employment, we will need to discuss the re-employment contract. Where appropriate, employers may make reasonable adjustments to the employment terms of re-employed employees, including wages and benefits, in alignment with the Tripartite Guidelines on the Re-employment of Older Employees. Furthermore, to take into account business requirements and the need for leadership renewal, greater adjustments may be warranted for employees who previously held a more senior job or one with a larger work scope. We understand your concerns and we can discuss to see how we can better support your needs.



Tips

- Explain that wages/benefits may change, according to practices laid out in the Tripartite Guidelines on the Re-employment of Older Employees.
- Help the employee to understand the guidelines.
- Ensure that any mutual agreement is communicated and documented.
- **Help the employee understand that, if need be, further discussions and mediation outlets are available within the company.**

Scenario 6

When the employee does not agree to adjustments to wages/benefits even when the job scope changes

Employee

Why has my salary been reduced? Why do I have less leave entitlement?

Possible Response

As there are changes in your job scope and the hours of work, we need to remunerate you accordingly for the value of the job. This is also based on company policy, which is aligned with the Tripartite Guidelines on the Re-employment of Older Employees put forth by tripartite partners and agreed by the Government.



Tips

- **Explain objectively the reason for the change in wages/benefits** and how it aligns with the new role (e.g. change in job requirements/part-time hours).
- Use the Tripartite Guidelines on the Re-employment of Older Employees to guide the conversation.
- **Help the employee understand that this can be done and that, if need be, further discussions and mediation outlets are available within the company.**

Scenario 7

When the employee requests for work arrangements that affect the company's operational needs

Employee

Why can't I do half a day or two days a week? I heard that other employees in other companies do so.

Possible Response

We understand that you have preferences in terms of work schedule. This is something we can review without making any promises on outcomes for now. I think we need to understand that the company has operational needs and this may affect how we function. The company's needs are just as important and, as such, I will discuss with HR and explore the options available.



Tips

- **Explain objectively the reason why the company may not be able to accede to the work arrangement requests.**
- Explain to the employee that if they were formerly employed on a full-time scheme and wish to change to part time, yet the company does not have part-time vacancies, the company is not obliged to re-employ the employee. It would be better for all to clearly understand the guidelines before making a decision.
- Share with the employee that further discussions need to be had with HR and other team leads as there are implications to business functioning beyond just the employee's duties.
- **Help the employee understand the implications on the business and find middle ground where both the employee and company are agreeable.**

4.5 Career Action Plan

Resource D – For Employer & Employee

Stage 4

Develop a Career Action Plan

Executing the Career Action Plan (What's next?)

The next step of the process involves developing a Career Action Plan.

The Career Action Plan is an ambition agreed between the employer and employee on the actions required post self-assessment and career conversation. This plan (with more emphasis on skills) is to be completed by the employee and signed off by both the employee and the supervisor.

The employee should be clear about:

- **Personal career goals** in the next one, three or five year(s)
- Three to five key tasks in the present job and/or future job
- The skills required to achieve **goals** and fulfil the **organisation's needs** (Useful skills derived from the Skills Framework (SFw))
- The corresponding **current level of competence** (Low/ Medium/ High)
- The corresponding **priority level** (Low/ Medium/ High)
- The support required from the Supervisor/ HR Practitioner
- The SMART Career Action Plan, together with the actions to take and the possible obstacles they may face

S

Specific

- Identify a tangible outcome and the resources needed
- Identify the steps required using action words, and set real numbers with deadlines

M

Measurable

- Define how to track progress through metrics or KPIs
- Reevaluate when necessary

A

Attainable

- Work towards a challenging but possible goal
- State the obstacles that may prevent the goal from being achievable

R

Realistic

- Be honest with your capabilities
- Refer to your Individual Career Assessment to recall your strengths

T

Time-based

- Prioritise tasks and set a deadline

A career action plan is an ambition agreed between the employer and employee on the actions required post Self-assessment and Career Conversation. This plan (with more emphasis on skills) is to be completed by the employee and signed off by both the employee and supervisor. **Refer to the SkillsFuture Skills Framework (if required).**

This exercise will take about 10 to 20 minutes to complete.

Describe your career goals.

Describe three to five key tasks in your envisioned role as discussed in the career conversation.

Describe the skills that you require in order to achieve your current goals and fulfil the organisation's current needs. State your current level of competence.

| Skills | Current competence (Low/Medium/High) | Priority level (Low/Medium/High) |
|--------|--------------------------------------|----------------------------------|
| | | |

Support required from Supervisor

SMART Career Action Plan

| Goals | What will I do? | Potential obstacles |
|-----------------------|-------------------------|---------------------|
| | | |
| Employee's Signature: | Supervisor's Signature: | |

4.6 Sample HR Policy for Retirement and Re-employment

Resource E – For Employer

1. In accordance with the Retirement and Re-Employment Act, **<Company Name>** shall provide re-employment to retiring employees subject to the following:
 - Employees must have at least satisfactory work performance; and
 - Employees must be medically fit to continue working.
2. **<Company Name>**, in consultation with the Union (where applicable), shall provide pre-retirement planning and re-employment counselling for retiring employees at least six months in advance. An employee who is eligible for re-employment with **<Company Name>** shall be offered re-employment in one of the following job arrangements:
 - Re-employed in the same job; or
 - Re-employed with modifications to the existing job or re-deployed to a different job; or
 - Re-employed on flexible work arrangements, such as part-time or job-sharing.
3. The terms of the re-employment contract shall encompass the following based on offer and acceptance:
 - Salary review, where applicable, will be based on the changes in job scope, nature of work and work responsibility.
 - All other terms and conditions will be negotiated in accordance with the prevailing Tripartite Guidelines on the Re-employment of Older Employees.
4. **<Company Name>** may re-employ employees on a term contract of at least one year, renewable up to the prevailing statutory maximum Re-employment Age.
5. **<Company Name>** shall offer re-employment contracts to eligible employees at least 3 months before their retirement. Similarly, employees who are not eligible for re-employment will be informed 3 months before their retirement.
6. The Company recognises the importance of training in enhancing the skills of re-employed employees. In this regard, it shall endeavour to provide its employees with the appropriate training programmes that are in line with its business. To support training and development, career conversations will need to begin earlier and may be done as part of performance management and/or career management.
7. If **<Company Name>** is not able to offer re-employment to eligible employees, **<Company Name>** shall provide Employment Assistance Payment (EAP) to help employees tide over a period of time that they seek alternative employment, in accordance with the prevailing legislation and the Tripartite Guidelines on the Re-employment of Older Employees.



4.7 Sample HR Policy for Staff Development

Resource F – For Employer

1. Policy Statement

In keeping with <Company Name>'s objectives to motivate and make the most of our capable workforce, <Company Name> is committed to the development and training of each member of staff, equipping them with the necessary current and future skills and knowledge in support of company objectives.

2. Aim of the Policy

To support and promote the development of all staff members through effective training post performance management and/or career management.

3. Scope of the Policy

This policy is intended for all permanent staff members after six months of service. This includes those on re-employment contracts.

4. Principles

All new employees will be given appropriate induction training.

<Company Name> will endeavour to ensure that staff receive the necessary training to work in line with policies and statutory procedures relevant to their job description. In doing so, the company expects the employee to put the skills learnt to good use at work.

<Company Name> will be prioritising training based on the skills development needs of the company. This is derived from manpower planning. The staff's career will also be considered together with what was conversed during the Structured Career Conversation session.

5. Responsibilities

The management is responsible for the overall talent management in the company. In specific, major decisions on staff development are to be approved by the CEO.

The HR team conducts manpower planning to ensure that current manpower capabilities can support current and future business requirements. The HR team is also in charge of career development and management and lays out the skills required by individuals.

The Supervisor/HR Practitioner is supposed to coach/mentor the supervisee/employee based on both company requirements and individual needs through the Structured Career Planning (SCP).

The supervisee/employee is supposed to reflect on the career that they would like to have and yet keep an open mind as to the needs of the company.

6. Structured Career Planning (SCP)

The most important element of staff development lies in the Structured Career Planning (SCP) process. This conversation differs at different stages of an employee life cycle and supervisors are to support their supervisee/employee to achieve a meaningful career action plan.

7. Course Fees and Subsidies

The company provides training subsidies on a case-by-case basis. For courses that are mandatory for work, the company shall provide. For courses that are recommended in the career action plan, the company shall subsidise. For courses which are not related to work, the company may ask that the employee pay for the full course fee.

05

Case Studies

GO-AHEAD SINGAPORE



Mature Workers as a Valuable Asset

Winner of Tripartite Alliance Award 2021 for Age Inclusive Practices, Go-Ahead Singapore believes that mature workers are the driving force of the organisation. With more than 60% of its employees aged 40 years and above, the public transport operator supports these mature workers in their lifelong learning journey by providing structured career planning, training and development and re-employment. These practices have seen positive returns; for example, improved efficiency of their bus captains and high retention rate of its mature workers of about 90%.

Early Start to Career Planning

At least one year before their retirement age, the company checks in with their mature workers informally on their plans and priorities, followed by a formal engagement three to six months before the start of the re-employment. At Go-Ahead Singapore, the Human Resource (HR) team works very closely with operations managers who supervise mature workers to engage in these career conversations and this ensures that the engagements are more personal and in line with HR processes and policies. There are also specially designed training roadmaps for older bus captains that identify skills that are necessary for the future.

While most bus captains prefer to stay on the same job as they treasure the close relationships forged with regular passengers, Go-Ahead Singapore does offer options for mature workers in different roles depending on their interest and company needs. For example, bus captains may choose to become ambassadors for the company to help launch company initiatives.

Forward-Looking Upskilling and Inclusive HR Practices

With the onset of digitalisation, Go-Ahead Singapore introduced the BC Click mobile application. All bus captains are trained to use the application with their company-issued mobile phones, including its mature workers. This has digitalised manual day-to-day activities, streamlined work processes and is an effective mode of communication for HR to share messages and notices instantaneously. Workers are trained to be digitally competent even as they age, as part of re-employment skills development.

MAYBANK SINGAPORE



Culture-Driven Approach

At Maybank Singapore, continuous structured career conversations take place all year round, beyond age 45 and 65. These conversations are conducted in tandem with performance management for all staff. Through its culture and values-driven approach, Maybank Singapore has created a humanising and collaborative workplace and experience to ensure alignment of mindset between management and employees.

Collaborative Efforts to Craft Career Trajectories

Together with these career conversations, Maybank Singapore supports the career progression and transition of mature workers using a career framework and training competency roadmap, to help them and their supervisors explore and understand the training, skillsets and competencies required when planning their career trajectory. This roadmap is coupled with various strategies that can be management and self-initiated such as an internal mobility policy and SkillsFuture Digital Training.

Open Communication of Policies

At the same time, Maybank Singapore also supports the retirement and re-employment of mature workers and assures them that the bank will work with them to explore viable options if they wish to work beyond 62 or 67 and have displayed good performance. The open and transparent culture of the bank provided employees a sense of stability by giving them the option to remain gainfully employed even after reaching retirement.

Maybank has always been supportive of maintaining an age-diverse workforce because such diversity brings different competencies to the organisation where young and older workers will contribute unique and valuable skills to the bank. The Bank's veterans possess extensive banking experience which cannot be taught in schools. Maybank values this and the transfer of their wealth of knowledge to younger staff is certainly invaluable. The Bank also engages some of them to be mentors and coaches to younger colleagues.

For those who have retired, the Bank still keeps them in their resource pool and have called upon them if the needs arises. This is a win-win situation as the retiree enjoys a flexi arrangement where he can work for a while and then take off for a rest or a holiday when the assignment is over. For Maybank, it is a useful resource pool where the Bank can tap on a pool of ready and knowledgeable employees who need only minimal training to start.

"I would encourage that career conversation be done on a continuous and regular basis to ensure that employees understand their needs to reskill, to upskill and to prepare themselves for career changes arising from organisation, environment, economic changes which will reshape and redefine some jobs moving forward." – Mr Wong Keng Fye, Head of Human Capital at Maybank Singapore

ST LUKE'S ELDERECARE LTD



Empowering Mature Workers

St Luke's ElderCare (SLEC) is committed to serve the senior population in Singapore, not only through its eldercare services, but also through age-inclusive practices for its mature workers. With a median workforce age of 50 years old, the organisation finds value in career planning, succession planning, life-long learning and re-employment of mature workers.

Complementing Succession Planning with Career Conversations

SLEC engages their mature workers proactively by checking in with them individually on their needs and plans before they reach the retirement age, which has already been raised to 65. These career conversations empower mature workers to explore their interests and at the same time, enable the organisation to provide alternative options (e.g. part-time arrangements). There is also a conscious effort to accommodate workers' preferences and balance these needs with organisational goals. In particular, such discussions are conducted together with the Human Resources (HR) team to guide succession planning, as mature workers are also given the opportunity to mentor and guide his or her successor.

Progressive Training and Re-employment Practices

As the organisation continues to undergo digital transformation, SLEC recognises that mature workers may need more help in terms of using new technology. To ensure that no one is left behind, SLEC conducts special classes for their mature workers using micro-learning platforms and providing hands-on training on-site.

In addition, mature workers at SLEC are also trained on soft skills. For example, some of the pioneering staff are now Centre Managers, given their breadth of experience. These Centre Managers are also sent for formal training to become Advanced Certificate in Training and Assessment (ACTA)-certified full-time trainers. Such deliberate efforts in learning and training enable mature workers to guide the newer staff more effectively and at the same time, increase their job satisfaction and the organisation's overall productivity.

1. What is SCP? How is it useful?

Structured Career Planning (SCP) is a formal and deliberate career and skills dialogue process. By understanding employees' career plans, employers can better prepare the resources needed to meet their current and future capability requirements. Simultaneously, the SCP guides employees in aligning their career plans with their work, wealth and well-being goals.

2. Is it mandatory?

No, the SCP is not mandatory. However, in view of the ageing workforce and increasing career lifespans, employers are highly encouraged to implement it to derive benefits such as improvement in productivity, reduction in business costs and management of business risks.

3. What does the law say about career planning for older employees?

According to the Retirement and Re-employment Act ([RRA](#)), employers must offer re-employment to eligible employees who turn 63, up to the age of 68, with effect from 1 July 2022. However, prior to offering the re-employment contract, the [Tripartite Guidelines on the Re-employment of Older Employees](#) outlines good re-employment practices that employers should adopt to guide employees on their career development at various age milestones.

4. I do not have sufficient time for the full SCP. What should I do when my supervisors have career conversations with mature or senior employees?

If there is insufficient time or manpower to adopt the full SCP Framework, you may consider adopting the lite version on page 10 instead. You may also refer your supervisors to page 19 for some quick tips on conducting career conversations.

5. My business is changing all the time. I don't find manpower planning relevant and career development is a far-fetched concept. Why should I do SCP?

In businesses that are constantly changing, mature employees' experience and expertise are all the more essential for problem-solving and decision-making. Among other benefits, conducting SCP would help businesses retain mature employees and enable them to pass on their skills to younger employees at appropriate junctures. Employees are also more likely to stay in companies who have a plan for them.

6. Is there a career advisory training course suitable for my HR personnel/supervisors?

The Career Advisory Programme (CAP) offered by Workforce Singapore (WSG) is a blended training course suitable for HR professionals who wish to provide career advisory. It is a Institute for Human Resource Professionals (IHRP) accredited course mapped to the Skills Framework (SFw) for HR. Find out more here: <https://go.gov.sg/wsg-cap>

7. Is there any difference conducting SCP for Rank-and-File employees compared with Professionals, Managers and Executives (PMEs)?

The two categories of employees often have different needs and may show different levels of enthusiasm in SCP. However, the framework can still be used across the board to identify the needs and aspirations that are unique to individual employees. Naturally, employees who are further away from achieving their goals may require more attention. This applies regardless of whether the employee is rank-and-file or PME.

8. Is there any support for SMEs and how best should we implement this, given we are always trying to meet our deadlines?

SMEs can attend training modules offered by the Singapore National Employers Federation (SNEF) on SCP to understand the key essentials and adopt useful practices in their own company.

9. My employees are unwilling to reskill and upskill. How should I handle this?

You may explain how their current jobs will change in the future and have them understand that their jobs are not perpetually relevant. This highlights the need for them to reskill and upskill to keep their jobs and achieve their career goals. You may also explain the SkillsFuture initiative to them, and how they can benefit from the support provided by the Government to reduce the training costs incurred.

10. Mindset shifts are important. For employees, they must be willing to learn. For employers, they must be willing to give mature workers a chance. How can we bring about this mindset shift for both parties?

The human aspect of working with people is key. Employers are encouraged to take the initiative and exercise empathy in explaining how learning will help employees to stay relevant in the workforce, keeping in mind that many of these employees stopped formal schooling decades ago and some have never changed jobs since they started working. Employees are encouraged to be open to new learning as part of self-discovery and growth.

11. What are the legal repercussions if my employee's retirement and re-employment transition is not well handled?

Employers should work together with employees (and unions, if applicable) to resolve any differences amicably. If the employee disputes the employer's reason for not offering re-employment or feels that the terms of the re-employment offer are unreasonable, the employee may approach Tripartite Alliance for Dispute Management (TADM) for mediation with the employer. It is advisable for employees to have further dialogues with their Supervisor/HR Practitioner to co-create win-win outcomes.

07

Useful Information

| For HR Personnel/Supervisors | | |
|--|--|---|
| Manpower Planning, Skills Development and Career Management | The Skills Framework provides key information on sectors, career pathways, skills required for various job roles and a list of training programmes for skills upgrading and mastery. | https://www.skillsfuture.gov.sg/skills-framework |
| Career Development Framework (CDF) | The Workforce Singapore (WSG) Career Development Framework is a competency-based credentialing framework for career practitioners. On this page, you will find useful information and resources that will help raise the standards of Career Development practices in Singapore. | https://www.wsg.gov.sg/for-individuals/resources-career-practitioners.html |
| Tripartite Guidelines on the Re-employment of Older Employees | The guidelines identify good practices in planning and preparing employees for re-employment, creating the re-employment contract, recognising employees' contribution and assisting eligible employees who cannot be re-employed. | https://www.mom.gov.sg/-/media/mom/documents/employment-practices/guidelines/tripartite-guidelines-on-re-employment-of-older-employees.pdf |
| Delivering Midcareer Reviews (MOTS) | This guide answers the 5W1H questions to delivering Mid-Life Career Reviews to mature and senior employees. | https://www.bitc.org.uk/wp-content/uploads/2020/03/BITC-Age-Toolkit-Howtodeliver-midlifecareerreviews-linemanagersguide-Revised2020.pdf |

| For Employees | | |
|--|---|---|
| Job Fit via VIPS (Values, Interests, Personality, Skills) | This article explains the key factors that determine a job fit and how they can affect the suitability of your next job. | https://content.mycareersfuture.gov.sg/careercoaching/article/the-key-essentials-to-a-job-fit-vips/ |
| Career and Vocational Choice via Holland Codes | This website contains self-assessment tools to help employees understand their career interests, skills confidence and work values. | https://www.myskillsfuture.gov.sg/content/portal/en/assessment/landing.html |

| For Employers | | |
|---|--|---|
| Promoting An Age Inclusive Workforce | This report presents approaches and examples of successful multigenerational workplaces and provides a checklist on what employers can do to support and sustain age- friendly workplaces. | https://www.oecd.org/employment/promoting-an-age-inclusive-workforce-59752153-en.htm |
| Employees FlexCare Insurance | Through this portal, employers can apply for group insurance, mixing and matching the coverage based on employees' needs. Selected plans are renewable for employees up to 72 years old. | https://www.income.com.sg/group-insurance-for-employees/employees-flexcare |

08

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SNEF



MINISTRY OF
MANPOWER

